
State:	District of Columbia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H19G Group Health - Travel/H19G.000 Health - Travel		
Product Name:	UHC Short Term Travel		
Project Name/Number:	UHC POL.STT.I.13/UHC POL.STT.I.13		

Filing at a Glance

Company:	UnitedHealthcare Insurance Company
Product Name:	UHC Short Term Travel
State:	District of Columbia
TOI:	H19G Group Health - Travel
Sub-TOI:	H19G.000 Health - Travel
Filing Type:	Rate
Date Submitted:	11/09/2016
SERFF Tr Num:	INCS-130800948
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	POL.STT.I.13. R
Implementation	On Approval
Date Requested:	
Author(s):	Renee Weaver
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

State: District of Columbia
TOI/Sub-TOI: H19G Group Health - Travel/H19G.000 Health - Travel
Product Name: UHC Short Term Travel
Project Name/Number: UHC POL.STT.I.13/UHC POL.STT.I.13

Filing Company: UnitedHealthcare Insurance Company

General Information

Project Name: UHC POL.STT.I.13
Project Number: UHC POL.STT.I.13
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 11/09/2016
State Status Changed:
Created By: Renee Weaver
Corresponding Filing Tracking Number: INCS-130800949

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 01/08/2014
Domicile Status Comments: does not require prior approval
Market Type: Group
Group Market Size: Large
Overall Rate Impact:

Deemer Date:
Submitted By: Renee Weaver

Filing Description:

UnitedHealthcare Insurance Company
NAIC No. 79413
H19G.000 Travel
Group Short Term Travel Product Filing

On behalf of UnitedHealthcare Insurance Company, Innovative Compliance Solutions, LLC is submitting the enclosed group Short Term Travel product for your Department's review and approval. An authorization letter is attached.

This is a new Short Term Travel product rate filing for fully insured large employer groups only. The rates will be used with the following forms that have been filed under SERFF file number: INCS-INCS-130800949

Group Policy, POL.STT.I.13.DC
Certificate of Coverage, COC.STT.I.13.DC
Schedule of Benefits, SBN.STT.I.13.DC
Accidental Death and Dismemberment Rider, STT_I_13_ADD_RID.DC

The Short Term Travel product provides business travelers who require temporary coverage while travelling outside their home country. The Short Term Travel product is a fully insured supplemental product that provides coverage in addition to a group's base medical product. As you know, supplemental travel plans are excepted benefits and are not required to comply with ACA requirements.

Some of the Core and Optional coverage highlights are noted below:

Core Coverage:

- Worldwide coverage for emergency and urgent care medical services due to accident or sickness while travelling outside the home country
- Suite of standard plan designs to be offered with medical limit maximums from \$100,000 to \$500,000
- Evacuation Benefits (emergency medical evacuation, medical repatriation and return of mortal remains)
- Global concierge and travel assistance services (e.g., legal referrals and emergency translation services)

Optional Coverage:

- Accidental Death and Dismemberment (AD&D)

State: District of Columbia **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: H19G Group Health - Travel/H19G.000 Health - Travel
Product Name: UHC Short Term Travel
Project Name/Number: UHC POL.STT.I.13/UHC POL.STT.I.13

- Dependent Coverage
- Sojourn Travel (leisure travel in conjunction with a business trip)

If you have any questions or concerns regarding this submission, please feel free to call me at the number shown below.

Sincerely,

Renee Weaver
Consultant
Innovative Compliance Solutions, LLC
Ph: 763-323-8643
Email: rweaver@innovative-compliance.com

Company and Contact

Filing Contact Information

Renee Weaver, Consultant	rweaver@innovative-compliance.com
PO Box 773	763-323-8643 [Phone]
Anoka, MN 55303	763-712-8001 [FAX]

Filing Company Information

(This filing was made by a third party - innovativecompliancesolutions)

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type:
Hartford, CT 06103	Group Name:	State ID Number:
(800) 357-1371 ext. [Phone]	FEIN Number: 36-2739571	

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H19G Group Health - Travel/H19G.000 Health - Travel		
Product Name:	UHC Short Term Travel		
Project Name/Number:	UHC POL.STT.I.13/UHC POL.STT.I.13		

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

State:	District of Columbia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H19G Group Health - Travel/H19G.000 Health - Travel		
Product Name:	UHC Short Term Travel		
Project Name/Number:	UHC POL.STT.I.13/UHC POL.STT.I.13		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	RATE Letterhead.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Certificate of Authority to File
Comments:	
Attachment(s):	ICS Authorization - UHC 2016.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	COMPLIES
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:	INCS-130800948	State Tracking #:		Company Tracking #:	POL.STT.I.13. R
--------------------------	----------------	--------------------------	--	----------------------------	-----------------

State:	District of Columbia	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	H19G Group Health - Travel/H19G.000 Health - Travel		
Product Name:	UHC Short Term Travel		
Project Name/Number:	UHC POL.STT.I.13/UHC POL.STT.I.13		

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	



13883 Eidelweiss St NW
Andover MN 55304
Phone: (763)323-8643
www.innovative-compliance.com
RWeaver@innovative-compliance.com

UnitedHealthcare Insurance Company
NAIC No. 79413
H19G.000 Travel
Group Short Term Travel Product Filing

CONFIDENTIAL RATE REQUEST

On behalf of UnitedHealthcare Insurance Company, Innovative Compliance Solutions, LLC is submitting the enclosed group Short Term Travel product for your Department's review and approval. An authorization letter is attached.

This is a new Short Term Travel product rate filing for fully insured large employer groups only. The rates will be used with the following forms that have been filed under SERFF file number: INCS-130800949.

Group Policy, POL.STT.I.13.DC
Certificate of Coverage, COC.STT.I.13.DC
Schedule of Benefits, SBN.STT.I.13.DC
Accidental Death and Dismemberment Rider, STT_I_13_ADD_RID.DC

The Short Term Travel product provides business travelers who require temporary coverage while travelling outside their home country. The Short Term Travel product is a fully insured supplemental product that provides coverage in addition to a group's base medical product. As you know, supplemental travel plans are excepted benefits and are not required to comply with ACA requirements.

Some of the Core and Optional coverage highlights are noted below:

Core Coverage:

- Worldwide coverage for emergency and urgent care medical services due to accident or sickness while travelling outside the home country
- Suite of standard plan designs to be offered with medical limit maximums from \$100,000 to \$500,000
- Evacuation Benefits (emergency medical evacuation, medical repatriation and return of mortal remains)
- Global concierge and travel assistance services (e.g., legal referrals and emergency translation services)

Optional Coverage:

- Accidental Death and Dismemberment (AD&D)
- Dependent Coverage
- Sojourn Travel (leisure travel in conjunction with a business trip)

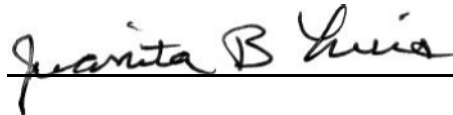
If you have any questions or concerns regarding this submission, please feel free to call me at the number shown below.

Sincerely,

Renee Weaver
Consultant
Innovative Compliance Solutions, LLC
Ph: 763-323-8643
Email: rweaver@innovative-compliance.com

COMPANY: **UnitedHealthcare Insurance Company**
NAIC Number: 79413
FEIN Number: 36-2739571

Please accept this letter as authorization for **Innovative Compliance Solutions, LLC** to act as our agent for submission of policy forms and rate information and to perform each and every act necessary in connection with such submission on behalf of **UnitedHealthcare Insurance Company**.

A handwritten signature in black ink, reading "Juanita B. Luis", is written over a horizontal line.

Juanita B. Luis

SIGNED BY:

TITLE:

Assistant Secretary

UnitedHealthcare Insurance Company

DATED:

1/12/2016